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10/694,269

10/29/2003

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EXAMINER

LEMIEUX, JESSICA

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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	<b>Application No.</b> 10/694,269	<b>Applicant(s)</b> UEHARA ET AL.	
	<b>Examiner</b> JESSICA L. LEMIEUX	<b>Art Unit</b> 3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 05 June 2009.
- 2a) ☒ This action is **FINAL**.                      2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1, 11 and 14-19 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1, 11 and 14-19 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

### **DETAILED ACTION**

1. This Final Office action is in response to the application filed on October, 29<sup>th</sup>, 2003 and in response to the applicant's arguments/amendments filed on June 5<sup>th</sup>, 2009. Claims 1, 11 and 14-19 are currently pending.

#### ***Response to Arguments***

2. Applicant states that the prior art doesn't disclose/etc. "the supplier uses only the unique identification code in the electronic deposit/withdrawal statement to specify the electronic invoice that has been settled." Examiner notes that these arguments are made with respect to the amended claims. Examiner disagrees with the applicant's conclusion that the pending claims as amended are in condition for allowance, as the amended claims have been considered but are moot in view of the new ground(s) of rejection.

3. Examiner further notes, in response to applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies (i.e., the supplier uses only the unique identification code in the electronic deposit/withdrawal statement to confirm that the payment has been settled) are not recited in the rejected claim(s). Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

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***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1, 11, 14 and 19-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,832,460 to Bednar et al (hereinafter Bednar) in view of US Patent Number 5,920,847 to Kolling et al. (hereinafter Kolling).

As per claims 1 and 11

Bednar discloses a method, system and apparatus for managing transactions and settlements, comprising:

- a. A supplier system used by a supplier who issues an invoice (columns 2-3);
- b. A buyer system used by a buyer who receives the invoice (columns 2-3);
- c. A second finance system which has a bank account of the supplier and a first finance system which has a bank account of the buyer and performs deposit/withdrawal processing from the bank account of the buyer to the bank account of the supplier (columns 2-3);
- d. A server which is connected communicably with the supplier system, the buyer system and the first finance system via a communication network (columns 2-3);
- e. The server receives, from the supplier system, an electronic invoice on which an identification code for identifying the invoice is generated by the supplier system (columns 2-3).
- f. The server registers the received electronic invoice in a database (columns 2-3).
- g. The server transmits, to the buyer system, a GUI screen for showing contents of the electronic invoice registered in the database and for allowing the buyer to approve the contents of the electronic invoice, and causes the buyer system to display the GUI screen (columns 2-3).
- h. The server or buyer system automatically creates a transfer request telegraphic message having the identification code written on the registered electronic invoice, on the basis of the registered electronic invoice approved by the buyer, in response to that the buyer has approved the contents of the electronic invoice displayed on the GUI screen by the buyer system, and then transmits the transfer request telegraphic message to the first finance system (columns 2-3).

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i. Upon reception of the transfer request telegraphic message having the identification code at said first finance system, the first finance system performs the deposit/withdrawal processing for a payment of the approved electronic invoice having the unique identification code, wherein in the deposit/withdrawal processing: (1) the amount of the approved electronic invoice is withdrawn from the bank account of the buyer and deposited into the bank account of the supplier, and (2) corresponding to the withdrawal and deposit of the amount of the approved electronic invoice the identification code in the transfer request telegraphic message is transmitted from the first finance system to the second finance system (columns 2-3).

j. The second finance system transmits, to the server or the supplier system, an electronic deposit/withdrawal detailed statement describing that a deposit is made to the bank account of the supplier, the electronic deposit/withdrawal detailed statement having the identification code received from the first finance system (columns 2-3).

Bednar further teaches said supplier receives, from the second finance system, the electronic deposit/withdrawal statement having said identification code generated by the supplier system (columns 2-3).

Bednar does not specifically teach the unique identification code for the invoice. Bednar does teach an "account number" tied to the invoice (column 4, lines 10-18). Bednar does not specifically teach the unique identification code in the electronic deposit/withdrawal statement received by the supplier from the second finance system is the same unique identification code generated by the supplier system and sent from the supplier system to the server to the first finance system to the second finance system to said supplier system and Bednar also does not specifically teach the supplier system uses only the unique identification code in the electronic deposit/withdrawal statement to specify the electronic invoice that has been settled.

Kolling discloses a supplier system used by a supplier who issues an invoice, a buyer system used by a buyer who receives the invoice, a second finance system which has a bank account of the supplier, and a first finance system which has a bank account of the buyer and performs deposit/withdrawal processing from the bank account of said buyer to the bank account of said supplier and transmitting, to said buyer system, a GUI screen for showing contents of said electronic invoice registered in said database and for allowing said buyer to approve the contents of said electronic invoice, and causes the buyer system to display the GUI screen, said buyer system automatically creates a transfer request telegraphic message having said unique identification code written on said registered electronic invoice, on the basis of said registered electronic invoice approved by said buyer, in response to that said buyer has approved the contents of said electronic invoice displayed on said GUI screen by said buyer system, and then transmits the transfer request telegraphic message to said first finance system, upon reception of the transfer request telegraphic message having said unique identification code at said first finance system, said first finance system performs the deposit/withdrawal processing for a payment of the approved electronic invoice having said unique identification code, wherein in the deposit/withdrawal processing: (1) the amount of the approved electronic invoice is withdrawn from the bank account of the buyer and deposited into the bank account of the supplier, and (2) corresponding to the

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withdrawal and deposit of the amount of the approved electronic invoice, said unique identification code in the transfer request telegraphic message is transmitted from said first finance system to said second finance system and said second finance system transmits, to said server or said supplier system, and electronic deposit/withdrawal detailed statement described that a deposit is made to the bank account of said supplier, the electronic deposit/withdrawal detailed statement having said unique identification code received from said first finance system, wherein said supplier receives, from the second finance system, the electronic deposit/withdrawal statement having said unique identification code generated by the supplier system; and the unique identification code in the electronic deposit/withdrawal statement received by the supplier from the second finance system is the same unique identification code generated by the supplier system and sent from the supplier system to the server to the first finance system to the second finance system to said supplier system (Figure 8, abstract, column 11, lines 14-49, column 12, line 10-47, column 14-16, column 18, lines 30-60, column 19, lines 20-52, column 20, line 60- column 21, line 15, column 22, lines 8-25 and lines 51-61, column 29, lines 24-37, column 31, lines 46-53, column 33, lines 52-56). Kolling further discloses the supplier system uses only the unique identification code in the electronic deposit/withdrawal statement to specify the electronic invoice that has been settled (guaranteed payment network: column 19, lines 25-43 and biller uses the C-B account number to uniquely identify the consumer in its records: column 3, lines 56-62 and column 16, line 61- column 17, line 14).

Therefore it would have been obvious to one skilled in the art at the time of invention to modify the transaction and settlement processing system of Bednar to include the unique identification code for the invoice, the unique identification code in the electronic deposit/withdrawal statement received by the supplier from the second finance system is the same unique identification code generated by the supplier system and sent from the supplier system to the server to the first finance system to the second finance system to said supplier system and the supplier system uses only the unique identification code in the electronic deposit/withdrawal statement to specify the electronic invoice that has been settled as taught by Kolling to use a known technique to improve similar art in the same way.

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As per claims 14 and 19

Bednar discloses a method, system and apparatus for transaction and settlements further comprising the steps in which:

- a. The server registers a status of the registered electronic invoice in a database (columns 2-3);
- b. The first finance system notifies the server of a withdrawal from the bank account of the buyer by means of deposit/withdrawal processing (columns 2-3);
- c. The server updates the status of the electronic invoice managed in the database to transfer request in progress, when the transfer request telegraphic message is transmitted to the first finance system or when the finance system notifies of a withdrawal from the bank account of the buyer by the deposit/withdrawal processing (columns 2-3); and
- d. The server notifies the supplier system of the updated status (columns 2-3).

As per claims 20 and 21

Kolling further teaches upon receipt by said supplier from the second finance system, of the electronic deposit/withdrawal statement having said unique identification code generated by the supplier system, a state of the electronic invoice is automatically updated to "paid" (credited account) (column 5, lines 36-43).

5. Claims 15, 17 and 18 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,832,460 to Bednar et al (hereinafter Bednar) in view of US Patent Number 5,920,847 to Kolling et al. (hereinafter Kolling) in view of US Patent Number 6,289,322 to Kitchen et al (hereinafter Kitchen).

As per claim 15

The combination of Bednar and Kolling does not specifically teach the transaction and settlement method system and apparatus further comprising the step in which the server updates the status of the electronic invoice managed in the database to an opened status, when transmitting, to the buyer system, the GUI screen showing the contents of the electronic invoice, and causing the buyer system to display the GUI screen.

Kitchen discloses the transaction and settlement method system and apparatus further comprising the step in which the server updates the status of the electronic invoice managed in the database to an opened status, when transmitting, to the buyer system, the GUI screen showing the contents of the electronic invoice, and causing the buyer system to display the GUI screen (columns 3-4 and Figure 15). Kitchen teaches a unique identification code i.e. "account number," "biller invoice number" and "payment confirmation number" (column 3-4 and column 17-18). Examiner notes that if this number can be used to inquire about the transaction, it is linked to invoice-related

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information. Kitchen also specifically states "any customer care inquiry will automatically reference the particular account number... and the invoice number..." Utilizing this screen the payee can see payment status. A payor can use this same screen to review detailed bill presentment information, make payments, access other invoice related information such as terms and conditions, contact customer care and check payment status.

Therefore it would have been obvious to one skilled in the art at the time of invention to modify the transaction and settlement processing system of Bednar and Kolling to include the transaction and settlement method system and apparatus further comprising the step in which the server updates the status of the electronic invoice managed in the database to an opened status, when transmitting, to the buyer system, the GUI screen showing the contents of the electronic invoice, and causing the buyer system to display the GUI screen as taught by Kitchen to use a known technique to improve similar art in the same way.

As per claims 17 and 18

The combination of Bednar and Kolling does not specifically teach the transaction and settlement method, system and apparatus further comprising the step in which the server manages the status of each electronic invoice as opened and transfer request in progress and notifies the supplier system.

Kitchen teaches the transaction and settlement method, system and apparatus further comprising the step in which the server manages the status of each electronic invoice as opened and transfer request in progress and notifies the supplier system (column 3). Kitchen teaches a unique identification code i.e. "account number," "biller invoice number" and "payment confirmation number" (column 3-4 and column 17-18). Examiner notes that if this number can be used to inquire about the transaction, it is linked to invoice-related information. Kitchen discloses the transaction and settlement method system and apparatus further comprising the step in which the server updates the status of the electronic invoice managed in the database to an opened status, when transmitting, to the buyer system, the GUI screen showing the contents of the electronic invoice, and causing the buyer system to display the GUI screen (columns 3-4 and Figure 15). Kitchen also specifically states "any customer care inquiry will automatically reference the particular account number... and the invoice number..." Utilizing this screen the payee can see payment status. A payor can use this same screen to review detailed bill presentment information, make payments, access other invoice related information such as terms and conditions, contact customer care and check payment status.

Therefore it would have been obvious to one skilled in the art at the time of invention to modify the transaction and settlement processing system of Bednar and Kolling to include the transaction and settlement method, system and apparatus further comprising the step in which the server manages the status of each electronic invoice as opened and transfer request in progress and notifies the supplier system to use a known technique to improve similar art in the same way.



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6. Claim 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 5,832,460 to Bednar et al (hereinafter Bednar) in view of US Patent Number 5,920,847 to Kolling et al. (hereinafter Kolling) in view of US Patent Number 6,289,322 to Kitchen et al (hereinafter Kitchen) and further in view of Quicken vs. Money from SmartComputing (hereinafter Quicken).

As per claim 16

The combination of Kitchen and Bednar disclose bill presentation over a network utilizing a GUI screen and a unique identification code.

Kitchen and Bednar do not specifically teach the transaction and settlement system further comprising a calendar GUI preparation step in which the server prepares a calendar GUI screen displaying a calendar, an invoice mark pasting step in which the server automatically pastes a mark indicating the electronic invoice registered in the database and the status of the electronic invoice managed in the database, in a space for a date of receipt of the electronic invoice, on the calendar of the GUI screen, a calendar GUI supplying step in which the server supplies the calendar GUI screen that has the mark on the electronic invoice and the status thereof pasted thereon, to the buyer system, and causes the buyer system to display the calendar GUI screen, and a mark changing step in which the server changes the display of the mark pasted on the calendar to display showing the status obtained after the change, in response to a change of the status managed in the database for the electronic invoice indicated by the mark.

Quicken discloses "financial programs let you pay bills electronically," you can track bank accounts, pay and receive bills online, create budgets, choose from 30 reports and graphs, and use limited investment tracking" (page 2). It details how "Quicken Deluxe 99's financial calendar lets you drag and drop transactions to schedule them for future payments" (page 2). Additionally, Quicken discloses "Money 99 Basic now contains a financial calendar that lets you see and sort paid bills and those that are still upcoming. With the E-bills feature, you can receive and pay bills through the Internet" (page 4).

Therefore it would have been obvious to one skilled in the art at the time of invention to have modified the bill presentation system over a network utilizing a GUI screen and a unique identification code of Kitchen and Bednar to include a GUI calendar screen taught by Quicken to assist in presenting the client with bill information, making the system more user friendly and convenient to use.

***Conclusion***

7. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JESSICA L. LEMIEUX whose telephone number is (571)270-3445. The examiner can normally be reached on Monday-Thursday 8AM-5PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jessica L Lemieux  
Examiner  
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/J. L. L./  
Examiner, Art Unit 3693  
October 2009

/Stefanos Karmis/  
Primary Examiner, Art Unit 3693